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2 IN THE UNITED STATES BANKRUPTCY COURT FOR  
3 THE DISTRICT OF PUERTO RICO

4 IN THE MATTER OF:

5 PEREZ SANTIAGO, AWILDA

6 XXX-XX-6198

7  
8 Debtor(s)

CASE NO. 04-03562 SEK

Chapter 7

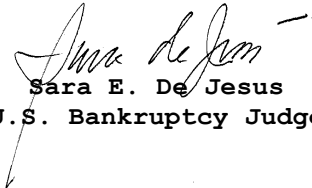
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FILED & ENTERED ON 9/13/2004

DISCHARGE OF DEBTOR

11 It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The  
12 debtor is granted a discharge under section 727 of title 11, United States Code,  
13 (the Bankruptcy Code).

14 San Juan, Puerto Rico, this September 13, 2004.

BY THE COURT

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Sara E. De Jesus  
U.S. Bankruptcy Judge

cc: all creditors

SEE SECOND PAGE OF THIS ORDER FOR IMPORTANT INFORMATION

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property:] [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0104-3  
Case: 04-03562SEK

User: EBG  
Form ID: I02

Page 1 of 1  
Total Served: 18

Date Rcvd: Sep 13, 2004

The following entities were served by first class mail on Sep 15, 2004.

D PEREZ SANTIAGO, AWILDA, URB CONSTANCIA 2559, CALLE PLAZUELA APT 32, PONCE,PR 00717-2231  
DA JULIO RIVERA TORO, P O BOX 335090, PONCE,PR 00733-5090  
T WILFREDO SEGARRA MIRANDA, PO BOX 9023385, SAN JUAN,PR 00902-3385  
DEPARTAMENTO DE HACIENDA (HACIENDA), PO BOX 9024140 OFICINA 424-B, SAN JUAN,PR 00902-4140  
STATE INSURANCE FUND (SIF), PO BOX 365028, SAN JUAN,PR 00936-5028  
DEPT JUSTICE-FEDERAL LITIGATION (JU, PO BOX 9020192, SAN JUAN,PR 00902-0192  
+AUTORIDAD ENERGIA ELECTRICA (AEE), PO BOX 4267, SAN JUAN,PR 00936-4267  
+PR DEPARTMENT OF LABOR (LABOR2), PRUDENCIO RIVERA MARTINEZ BLDG,  
505 MUNOZ RIVERA AVENUE 12 FLOOR, SAN JUAN,PR 00918-3352  
+US TRUSTEE (UST), EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN,PR 00901-1928  
1 AAA, PO BOX 14580, SAN JUAN,PR 00916-4580  
2 AEE, PO BOX 363508, SAN JUAN,PR 00936-3508  
3 BANCO BILBAO VIZCAYA, PO BOX 364745, SAN JUAN,PR 00936-4745  
4 BANCO SANTANDER, PO BOX 362589, SAN JUAN,PR 00936-2589  
5 +CITICARD, PO BOX 8103, S HACKENSACK,NJ 07606-8103  
6 CESAR IRIZARRY LORES, URB VISTA MAR, PONCE,PR 00731  
7 +FIRST BANK, PO BOX 19327, SAN JUAN,PR 00910-1327  
9 FIRSTBANK, PO BOX 9146, SAN JUAN,PR 00908-0146  
10 CITIBANK CCSI, CARDONA-JIMENEZ LAW OFFICE, PO BOX 9023593, SAN JUAN,PR 00902-3593

The following entities were served by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

8\* +BANCO BILBAO VIZCAYA, PO BOX 364745, SAN JUAN,PR 00936-4745

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2004

Signature:

